



A Freedom Mortgage Subsidiary

P.O. Box 19409  
Charlotte, NC 28219-9409  
**Important Escrow Information**

SCOTT WENTZEL  
CHRISTINE WENTZEL  
3920 AFLEET ALEX WAY  
HARRISBURG PA 17110-8912

**Escrow Analysis Statement  
Analysis Date 07/18/2022**

**YOUR ACCOUNT INFORMATION**

Loan Number:	[REDACTED]
Unpaid Principal Balance:	\$228,718.03
Interest Rate:	5.5000%
Current Payment Amount:	\$2,083.49
Principal & Interest:	\$1,371.64
Escrow:	\$711.85
Additional Monthly Amounts*	\$0.00
New Payment Amount:	\$1,928.15
Principal & Interest:	\$1,371.64
Escrow:	\$522.68
Shortage/Overage:	\$33.83
Additional Monthly Amounts*	\$0.00
<b>New Payment Effective Date:</b>	<b>09/01/2022</b>

\*Additional Monthly Amounts – This accounts for optional products, including, but not limited to: TotalProtect, SystemsProtect and ApplianceProtect home service plans, and ACE Disaster Mortgage Protection insurance.

Dear SCOTT WENTZEL and CHRISTINE WENTZEL,

Please see the important information below regarding your Escrow Account on the above referenced account.

**Important Bankruptcy Information**

**This statement is for information only. We are not trying to collect a debt against you personally.** Our records indicate that you recently filed for bankruptcy or you are already having a discharge. Although your legal duty to repay the loan may be discharged, we still have a lien on the property and the right to foreclose on the property if the loan is in default.

Please be advised that this is not an attempt to collect any pre-petition escrow advances, which have been previously included in the subject mortgagee's Proof of Claim and were approved to be paid through the Bankruptcy Plan. There is however, a post-petition shortage in the escrow account in the amount of \$405.92 as of the date of this statement. This shortage amount only includes the required escrow cushion, if allowed by applicable law, and unpaid escrow amounts advanced on your behalf after the date of your bankruptcy filing. This shortage amount does not include any pre-petition taxes or pre-petition insurance premiums advanced on your behalf.

**What is an Escrow Account?**

Each month, a part of your monthly mortgage payment is deposited into your Escrow Account. We use this money to pay your Scheduled Disbursements for Taxes, Hazard Insurance, and/or Mortgage Insurance as they come due throughout the year. The amount we collect from you and deposit in your Escrow Account each month is 1/12 of the annual Scheduled Disbursements, plus any minimum balance requirement, sometimes called a 'cushion'.

For your property at 3920 AFLEET ALEX WAY, HARRISBURG, PA 17110, the cushion is equal to 2 months of the escrow payment.

**TABLE 1 - DISBURSEMENTS ON YOUR BEHALF IN THE UPCOMING YEAR**

Payee Name	Amount	Phone Number
ANNMARIE LABAN TAX COLLE	\$2,026.99	717-652-5555
DIANE BAIR	\$3,613.06	717-652-5555
ERIE INSURANCE EDI	\$632.00	
<b>Total Scheduled Disbursements</b>	<b>\$6,272.05</b>	

**What is an Escrow Account Shortage?**

If there is not enough money estimated to fully pay your Scheduled Disbursements plus meet any required minimum balances, then an Escrow Account Shortage will exist. Escrow Account Shortages are typically caused by changes in your taxes or insurance premiums.

**What are the results of my Annual Escrow Account Analysis?**

We've completed the analysis of your Escrow Account based on the activity for the period Sep 2021 - Aug 2022 (Table 2) and our analysis indicates your escrow account has an Escrow Shortage in the amount of \$405.92.

The Unpaid Principal Balance (UPB) of your loan as of your last analysis on Sep 2021 was \$232,178.97. The UPB of your loan as of this analysis is \$228,718.03. Your UPB changed by \$3,460.94.

**IMPORTANT:** If you are signed up for automatic payments through RoundPoint, the amount drawn from your account will automatically update. If you are using a non-RoundPoint payment service, please contact your provider to adjust your monthly payment amount.

## TABLE 2 - ACTUAL ESCROW ACCOUNT HISTORY

The table below reflects what actually happened in your escrow account since your last analysis compared to what we expected would happen.

Month	Description	Payments		Disbursements		Estimated Balance	Actual Balance
		Expected	Actual	Expected	Actual		
Starting Balance \$-2,491.69							
September	Hazard Ins	\$503.03	\$0.00 *	\$0.00 *	\$632.00	\$-1,988.66	\$-3,123.69
October	Hazard Ins	\$503.03	\$1,423.70 *	\$565.00 *	\$0.00	\$-2,050.63	\$1,699.99
November	Deposit	\$503.03	\$0.00 *	\$0.00	\$0.00	\$-1,547.60	\$1,699.99
December	Deposit	\$503.03	\$1,423.70 *	\$0.00	\$0.00	\$-1,044.57	\$-276.29
January	Deposit	\$503.03	\$0.00 *	\$0.00	\$0.00	\$-541.54	\$-276.29
February	Deposit	\$503.03	\$1,423.70 *	\$0.00	\$0.00	\$-38.51	\$1,147.41
March	City/vill Ta	\$503.03	\$711.85 *	\$1,989.49 *	\$2,026.99	\$-1,524.97	\$-167.73
April	Deposit	\$503.03	\$711.85 *	\$0.00	\$0.00	\$-1,021.94	\$544.12
May	Deposit	\$503.03	\$711.85 *	\$0.00	\$0.00	\$-518.91	\$1,255.97
June	Deposit	\$503.03	\$711.85 *	\$0.00	\$0.00	\$-15.88	\$1,967.82
July	Deposit	\$503.03	\$711.85 *	\$0.00	\$0.00	\$487.15	\$2,679.67
August	E School Tax	\$503.03	\$711.85 *	\$3,481.93 *	\$3,613.06	\$-2,491.75	\$-221.54
		<b>\$6,036.36</b>	<b>\$8,542.20</b>	<b>\$6,036.42</b>	<b>\$6,272.05</b>	<b>\$-2,491.75</b>	<b>\$-221.54</b>

An asterisk (\*) indicates a difference between the expected and actual payments and disbursements.

The letter E indicates the payment or disbursement is expected to occur as shown. Any increase to the upcoming expected payment is the total of your past due escrow payments. The expected activity over the next 12 months, as shown in Table 3, is presented as if the increased expected payment is made. This explains the difference in the ending Actual Balance in Table 2 to the Starting Balance in Table 3.

### TOTAL DISBURSEMENTS FROM ESCROW ACCOUNT

Taxes*	<b>\$5,640.05</b>
Insurance*	<b>\$632.00</b>
Mortgage Insurance*	<b>\$0.00</b>
Other Charges*	<b>\$0.00</b>

\*Indicates the total amount you have paid out of your escrow account for over the last 12 months.

**TABLE 3 - EXPECTED ESCROW ACTIVITY OVER THE NEXT 12 MONTHS**

The table below shows a month by month activity we expect will occur in your escrow account over the next 12 months. This shows the estimated low balance point that is used to calculate an escrow shortage or surplus.

Month	Description	Expected Payment	Expected Disbursement	Estimated Balance	Minimum Required	Difference
Starting Balance \$-221.54						
September	Deposit	\$522.68	\$0.00	\$301.14	\$1,045.36	\$744.22
October	Hazard Insurance Disbursement	\$522.68	\$632.00	\$191.82	\$1,045.36	\$-853.54
November	Deposit	\$522.68	\$0.00	\$714.50	\$1,045.36	\$-330.86
December	Deposit	\$522.68	\$0.00	\$1,237.18	\$1,045.36	\$191.82
January	Deposit	\$522.68	\$0.00	\$1,759.86	\$1,045.36	\$714.50
February	Deposit	\$522.68	\$0.00	\$2,282.54	\$1,045.36	\$1,237.18
March	City Tax Disbursement	\$522.68	\$2,026.99	\$778.23	\$1,045.36	\$-267.13
April	Deposit	\$522.68	\$0.00	\$1,300.91	\$1,045.36	\$255.55
May	Deposit	\$522.68	\$0.00	\$1,823.59	\$1,045.36	\$778.23
June	Deposit	\$522.68	\$0.00	\$2,346.27	\$1,045.36	\$1,300.91
July	Deposit	\$522.68	\$0.00	\$2,868.95	\$1,045.36	\$1,823.59
August	School Tax Disbursement	\$522.68	\$3,613.06	\$-221.43	\$1,045.36	\$-1,266.79

We expect that during the next 12 months, we will make the total of \$6,272.05 disbursements from your account. Your lowest estimated balance is \$-221.43. Your required minimum balance is \$1,045.36. This means that you have a Shortage in the amount of \$405.92.

**IF YOUR LOAN INCLUDES PRIVATE MORTGAGE INSURANCE (PMI)  
PLEASE READ THIS IMPORTANT INFORMATION**

Private Mortgage Insurance: Your mortgage loan requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Private mortgage insurance may, under certain circumstances, be canceled by the mortgagor (with consent of the mortgagee or in accordance with applicable state law). Cancellation or termination of PMI does not affect any obligation you may have to maintain other types of insurance.

Borrower Requested Cancellation of PMI: Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single-family primary residence, you have the right to request that PMI be cancelled on or after either of these dates: (1) the date the principal balance of your loan is first scheduled to reach 80% of the original value of the property or (2) the date the principal balance actually reaches 80% of the original value of the property. PMI will only be cancelled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history; and (3) we receive, if requested and at your expense, evidence that the value of the property has not declined below its original value and certification that there are no subordinate liens on the property. A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed. Automatic Termination of PMI: Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single-family primary residence and if you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78% of the original value of the property. If you are not current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date.

If your loan closed before July 29, 1999 or if it is not a single-family primary residence or second home: The conditions for cancelling mortgage insurance for mortgages closed before July 29, 1999 are not statutory under federal law, they may be changed at the lender's discretion (unless otherwise required by state law).

If you have any questions or concerns: Please call us at 877-426-8805 to speak with one of our friendly customer service representatives. Written requests for cancellation can be sent to PO Box 19049, Charlotte NC 28219-9409.

To provide us with a Notice of Error about the servicing of your loan, or make a Request for Information about the servicing of your loan, please write to us at:

RoundPoint Mortgage Servicing Corporation  
P.O. Box 19789  
Charlotte, NC 28219-9409

Federal law requires us to advise you that RoundPoint Mortgage Servicing Corporation (NMLS ID# 18188) is a debt collector and that this is an attempt to collect a debt. Any information obtained may be used for that purpose. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy proceeding, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.

**NOTICE TO CUSTOMERS:** RoundPoint Mortgage Servicing Corporation may report information about your mortgage account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**FOR SUCCESSORS IN INTEREST:** Confirmed successors in interest to borrowers named on the Note are not liable for repayment of the debt of the original named borrower unless and until the successor assumes the loan obligation pursuant to applicable law.